



PUBLIC ADJUSTER **LICENSING INSTRUCTIONS**

- 1.) All applicants are encouraged to apply electronically through www.sircon.com/mississippi. Electronic licensing provides for a higher degree of accuracy and more efficient processing.
- 2.) In lieu of filing an electronic application, an applicant may apply by filing a **public adjuster application** with the Department. The public adjuster application must be completed in its entirety (all questions answered, signed and dated). This form may be used to obtain a resident or non-resident public adjuster license.
- 3.) Privilege tax payments (license fees): \$50.00 (resident and non-resident). Renewal fees are the same. A late fee of \$25 is imposed if renewal paperwork is not received prior to the expiration date. Additional fees may be applicable when applying or renewing electronically through SIRCON.
- 4.) Residents: If applying for a first-time license or renewing an existing license through SIRCON, may fax their pre-licensing or continuing education certificate to (601) 359-1951 with a request for on-line approval. Please check with your education provider to ensure they haven't already submitted your course completion information to MID.
- 5.) Residents must successfully complete the public adjuster examination offered by Testing Services, Inc. (<http://www.testingservices-ms.com/>). However, residents may substitute successful completion of a public adjuster examination in another state for this examination requirement. Mississippi test scores are electronically submitted to the Mississippi Insurance Department. There is no need to submit test scores with the paper application. Successful completion of the independent adjuster examination **will not** be accepted as a substitute for the public adjuster examination.
- 6.) A resident applicant must successfully complete 12 hours of study in an approved prelicensing education course for public adjusters or independent adjusters. Residents are required to complete 12 hours of CE each year. A certificate of completion must be attached to your application or renewal or faxed to the Department @ (601) 359-1951 if you apply for or renew a license electronically.
- 7.) In addition to MID Regulation 2007-4 (<http://www.mid.state.ms.us/regulations/20074reg.PDF>) and 2007 Regular Legislative Session House Bill 1524 (<http://billstatus.ls.state.ms.us/documents/2007/html/HB/1500-1599/HB1524SG.htm>), study materials may be obtained by pre-licensing providers approved by MID (<https://www.sircon.com/ComplianceExpress/NonSscrEducation/index.jsp?nonSscr=Y>). Click on "Approved Courses", select "Mississippi", cascade to "prelicensing education", and check the "adjuster" box and click "submit". You may click on an approved provider's name to obtain contact information.

- 8.) In lieu of completing an approved prelicensing education course for public adjusters or independent adjusters, an applicant may submit written proof to the Department that he/she has had experience or special education or training with reference to the handling of loss claims under insurance contracts of sufficient duration and extent to make him competent to fulfill the responsibilities of a public adjuster.
- 9.) Non-Residents: Must hold a public adjuster's license in their resident state and have successfully passed an examination to receive such license. If your resident state does not offer public adjuster licenses with an examination prerequisite, you may submit successful completion of the Mississippi public adjuster's examination and pre-licensing education or substantial experience. However, non-residents must also submit proof they passed an examination and hold a non-resident license in a reciprocal state which requires passing an examination prior to receiving such license.
- 10.) Applicants must submit documentation that they have either a bond or an errors and omissions policy in force in the amount of Fifty Thousand Dollars (\$50,000.00) to cover any loss or claims practice of the public adjuster or any holder of an emergency license certified by him. A copy of the Bond form may be found at <http://www.mid.state.ms.us/licensing/pubadjsuretybond.pdf> and a copy of the errors and omissions certification may be found at <http://www.mid.state.ms.us/licensing/pubadjeandofrm.pdf>
- 11.) License renewal notices will be mailed approximately 60 days prior to the license expiration date.
- 12.) The license year for public adjuster's is June 1 to May 31. Public Adjuster licenses expire May 31 of each year. Any license issued prior to May 31 will expire on May 31. For example, if a license is issued:

July 1, 2010 (expires May 31, 2011)
May 1, 2011 (expires May 31, 2011)
June 1, 2011 (expires May 31, 2012)